

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Britto, et al.

Confirmation No. 2026

Appl. No. : 09/312,028

Filed : May 14, 1999

For : COMPUTER-ASSISTED FUNDS
TRANSFER SYSTEM

Examiner : Daniel S. Felten

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

The statement of reasons for allowance ("Statement") refers to the following feature: "performing the automatic fraud check comprises using a *risk score* to assess a risk associated with the transaction." (Emphasis original.) Only some of the independent claims, however, recite the use of a risk score. Applicants assume the Examiner did not intend to suggest that this feature is required by all of the independent claims.

Also, Applicants respectfully disagree with the Statement to the extent it may imply that the patentability of the claims rests on the recitation of a single feature. Each independent claim is patentable because of the particular combination of features it recites.

If any issues remain following consideration of these comments, the Examiner is requested to contact Applicants' representative at his direct dial number listed below.

Respectfully submitted,

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Dated: November 30, 2009

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